IN THE UNITED STATES DISTRICT COURT FOR THE EASTERN DISTRICT OF VIRGINIA Richmond Division

LORETTA SCHUMACHER,

Plaintiffs,

V.

Civil Action No. 3:10cv810

EQUIFAX INFORMATION SERVICES, LLC, et al.,

Defendants.

DEFENDANT CAPITAL ONE BANK (USA), N.A.'S CORPORATE DISCLOSURE STATEMENT

Pursuant to Federal Rule of Civil Procedure 7.1, the undersigned counsel for Capital One Bank (USA), N.A., improperly identified in the Complaint as Capital One Bank, Inc., makes the following disclosure: Capital One Financial Corporation is the parent corporation of Capital One Bank (USA), N.A. Capital One Bank (USA), N.A. is a national banking association organized under federal law. The common stock of Capital One Financial Corporation is publicly traded. Capital One Financial Corporation is the only entity that is publicly held. There are no other publicly-held companies owning 10% or more of Capital One Bank (USA), N.A.

December 13, 2010 Respectfully submitted,

CAPITAL ONE BANK (USA), N.A.

By Counsel

/s/

Bryan A. Fratkin (VSB# 38933)

Case 3:10-cv-00810-HEH Document 10 Filed 12/13/10 Page 2 of 3

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CERTIFICATE OF SERVICE

I hereby certify that on this 13th day of December, 2010, a true copy of the foregoing was filed using the Court's CM/ECF system, which will send electronic notice of such filing to:

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